

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Serial No.: 09/751,900

Filed: December 29, 2000

For: METHODS AND SYSTEMS FOR
DETERMINING ROLL RATES OF
LOANS



Art Unit: 3624

Examiner: Jagdish Patel

AMENDMENT AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Applicant respectfully requests entry and consideration of the following amendment
submitted in response to the Office Action dated May 10, 2005 and made final.